

IN THE DRAWINGS

Submitted herewith is a marked up copy of Figures 11, 12, 13, 16, 17, 18, 21, 22, 23, 24, 25, 26, 27, 28 and 31 in the above referenced patent application showing proposed drawing changes. More specifically, Figures 11, 12, 13, 16, 17, 18, 21, 22, 23, 24, 25, 26, 27, 28 and 31 have been amended to remove certain non-substantive symbols and text from the figures, and, in some cases, replace that text with generic text. These proposed changes are non-substantive in nature. No new matter has been introduced by the proposed changes to Figures 11, 12, 13, 16, 17, 18, 21, 22, 23, 24, 25, 26, 27, 28 and 31. Accordingly, Applicants request approval of the drawing changes to Figures 11, 12, 13, 16, 17, 18, 21, 22, 23, 24, 25, 26, 27, 28 and 31.

**Remarks**

Applicants request entry of this Amendment under 37 C.F.R. 1.312 to correct certain typographical errors before publication of the patent. Specifically, Figures 11, 12, 13, 16, 17, 18, 21, 22, 23, 24, 25, 26, 27, 28 and 31 have been amended to remove certain non-substantive symbols and text from the figures, and, in some cases, replace that text with generic text. These corrections are being presented at this time because they were not discovered until after allowance by the Office. No new matter has been added. This Amendment is being presented before payment of the Issue Fee.

In addition, formal drawings for Figures 1-32 are submitted herewith for consideration.

In view of the foregoing amendments and remarks, it is requested that this Amendment After Allowance be entered prior to publication of the Patent.

In addition, the following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated December 7, 2004.

Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statement may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. The Examiner recites in the Reasons for Allowance what she believes is taught by May (U.S. Patent No. 6,317,727). Applicants respectfully submit that they do not necessarily agree with what the Examiner has recited as to what is taught by May. Rather, Applicants believe the record as a whole should be considered.

The Examiner further notes in the Reason for Allowance that "regarding independent claims 1, 9, 15, 23 and 31-32, May taken either individually or in combination with other prior art of record fails to teach or suggest monitoring the established line of credit based on the credit ratings of the first bank; calculating an eligibility factor for the borrower based on information stored in the database, the eligibility factor indicating at least one of a likelihood that the first bank who established the line of credit for the borrower would increase the established line of credit with the borrower and a likelihood that a second bank would establish a new line of credit with the borrower; and posting journal entries including

borrowings against the established line of credit, repayments made toward the established line of credit, and commitment fees paid for the established line of credit.” While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in these features recited in the Reasons for Allowance. Rather, Applicants respectfully submit that the claims are allowable because the independent claims recite the above-noted recitation in combination with other recitations included in the independent claims.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully Submitted,



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